

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: CICHON, PETER	§	Case No. 07-11497-JS
CICHON, PYLLIS	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID GROCHOCINSKI, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court  
219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 04/22/2011 in Courtroom 4016, United States Courthouse, DuPage County Courthouse  
505 N. County Farm Road  
DuPage, IL 60187.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/17/2011 By: /s/DAVID GROCHOCINSKI, TRUSTEE  
Trustee

DAVID GROCHOCINSKI, TRUSTEE  
1900 RAVINIA PLACE  
ORLAND PARK, IL 60462  
(708) 226-2700

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: CICHON, PETER  
CICHON, PYLLIS

§ Case No. 07-11497-JS

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 25,002.14  
*and approved disbursements of* \$ 646.46  
*leaving a balance on hand of* <sup>1</sup> \$ 24,355.68

**Balance on hand:** \$ 24,355.68

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 24,355.68

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - DAVID GROCHOCINSKI, TRUSTEE	3,250.21	0.00	3,250.21
Attorney for Trustee, Fees - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	1,705.00	0.00	1,705.00
Attorney for Trustee, Expenses - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	38.51	0.00	38.51
Accountant for Trustee, Fees - SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC	1,742.50	0.00	1,742.50

Total to be paid for chapter 7 administration expenses: \$ 6,736.22

Remaining balance: \$ 17,619.46

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 17,619.46

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 17,619.46

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 103,158.63 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 17.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank/DFS-Services, LLC	10,115.18	0.00	1,727.67
5	American Express Centurion Bank	6,103.38	0.00	1,042.45
6	LVNV Funding LLC its successors and assigns as	2,444.24	0.00	417.48
7	Portfolio Recovery Associates, LLC	6,955.89	0.00	1,188.06
8	Chase Bank USA, N.A.	499.55	0.00	85.32
10	eCAST Settlement Corporation	2,642.32	0.00	451.31
11	eCAST Settlement Corporation assignee of	27,068.78	0.00	4,623.33
12	B-Real, LLC	45,344.84	0.00	7,744.88
13	LVNV Funding LLC its successors and assigns as	260.52	0.00	44.50

14	LVNV Funding LLC its successors and assigns as	614.67	0.00	104.99
15	eCAST Settlement Corporation assignee of	290.49	0.00	49.62
16	Chase Bank USA,N.A	380.56	0.00	65.00
17	eCAST Settlement Corporation assignee of	438.21	0.00	74.85

Total to be paid for timely general unsecured claims: \$ 17,619.46

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/DAVID GROCHOCINSKI, TRUSTEE  
Trustee

DAVID GROCHOCINSKI, TRUSTEE  
1900 RAVINIA PLACE  
ORLAND PARK, IL 60462  
(708) 226-2700

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Service Page 7 of 8**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Peter J. Cichon  
 Phyllis Cichon  
 Debtors

Case No. 07-11497-JHS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: rgreen  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Mar 17, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2011.

db/jdb  
 aty +Peter J. Cichon, Phyllis Cichon, 55 Borden Court, Roselle, IL 60172-1701  
 +Joseph P Doyle, Law Office of Joseph P Doyle, 105 S Roselle Road, Suite 203,  
 Schaumburg, IL 60193-1631  
 tr +David E Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,  
 Orland Park, IL 60462-3760  
 11498564 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 11447754 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 11447755 +Bank Of America, Pob 17054, Wilmington, DE 19884-0001  
 11447757 ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326  
 (address filed with court: Chrysler Financial, 5225 Crooks Rd Ste 140, Troy, MI 48098)  
 11565487 ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326  
 (address filed with court: DaimlerChrysler Financial Services, Trustee Payment Center #100301,  
 Po Box 55000, Detroit, MI 48255-1003)  
 11540216 ++CITIMORTGAGE, 5280 CORPORATE DRIVE, BANKRUPTCY DEPARTMENT, ATTENTION MC0023, FREDERICK MD,  
 21703-8351  
 (address filed with court: CitiMortgage, Inc., 5280 Corporate Dr. Cash Processing MC025,  
 Frederick, Maryland 21703)  
 11447756 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 11522999 +Chase Bank USA,N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933  
 11606466 +Chase Bank USA,N.A., P O Box 740933, Dallas, Tx 75374-0933  
 11447759 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 11447761 +Citifinancial Retail S, Po Box 22066, Tempe, AZ 85285-2066  
 11447762 +Citimortgage Inc, Po Box 9442, Gaithersburg, MD 20898-9442  
 11480939 +DaimlerChrysler Financial Services, c/o Riezman Berger PC, 7700 Bonhomme 7th Floor,  
 St Louis, MO 63105-1960  
 11565503 DaimlerChrysler Financial Services Americas, Trustee Payment Center #100301, Po Box 55000,  
 Detroit, MI 48255-1003  
 11447764 +G M A C, 15303 S 94th Ave, Orland Park, IL 60462-3825  
 11465962 +GMAC, PO Box 130424, Roseville, MN 55113-0004  
 15977484 ++GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER WI 53209-1221  
 (address filed with court: Guaranty Bank, 4000 W. Brown Deer Rd., Brown Deer WI 53029)  
 11447766 ++GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER WI 53209-1221  
 (address filed with court: Guaranty Savings Bk, 7901 W Brown Deer Rd, Milwaukee, WI 53223)  
 11447767 +Hauselman, Rappin & Olswang, 39 S. LaSalle Street, Chicago, IL 60603-1603  
 11447768 +Hsbc/Mnrds, 90 Christiana Rd, New Castle, DE 19720-3118  
 12612053 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk VA 23541)  
 11447772 +Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
 11447773 +Thd/Cbsd, Po Box 6003, Hagerstown, MD 21747-6003  
 11587500 +US Small Business Administration, Citicorp Center, 500 W Madison Suite 1250,  
 Chicago, IL 60661-4552  
 11548427 eCAST Settlement Corporation, Assignee of Household Bank (Menards), P.O. Box 7247-6971,  
 Philadelphia, PA 19170-6971  
 11565571 eCAST Settlement Corporation assignee of, Bank of America/FIA Card Services, formerly MBNA,  
 POB 35480, Newark NJ 07193-5480  
 11614067 eCAST Settlement Corporation assignee of, Citibank USA NA/HOME DEPOT, POB 35480,  
 Newark NJ 07193-5480  
 11603401 eCAST Settlement Corporation assignee of, GE Money Bank/JC Penney Consumer, POB 35480,  
 Newark NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11571358 E-mail/PDF: BNCEmails@blinellc.com Mar 18 2011 01:26:59 B-Real, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 11465040 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 18 2011 01:26:54  
 Discover Bank/DFS-Services, LLC, PO Box 3025, New Albany OH 43054-3025  
 11447763 +E-mail/PDF: mrdiscen@discoverfinancial.com Mar 18 2011 01:26:54 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 11447765 +E-mail/PDF: gecsed@recoverycorp.com Mar 18 2011 01:28:45 Gemb/Jcp, Po Box 984100,  
 El Paso, TX 79998-4100  
 11447769 +E-mail/PDF: cr-bankruptcy@kohls.com Mar 18 2011 01:27:13 Kohls/Chase,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 11505742 E-mail/Text: resurgentbknofications@resurgent.com Mar 17 2011 22:34:34  
 LNVN Funding LLC its successors and assigns as, assignee of Citibank,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 11447771 +E-mail/Text: bankrup@nicor.com Mar 17 2011 22:34:49 Nicor Gas, 1844 Ferry Road,  
 Naperville, IL 60563-9600

TOTAL: 7

District/off: 0752-1

User: rgreen  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Mar 17, 2011

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11447758\* ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326  
(address filed with court: Chrysler Financial, 5225 Crooks Rd Ste 140, Troy, MI 48098)  
11568183\* ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326  
(address filed with court: DaimlerChrysler Financial Services Americas, L.L.C,  
Trustee Payment Center #100301, Po Box 55000, Detroit, MI 48255-1003)  
11447760\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
11447770\* +Kohls/Chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2011

Signature:

